

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: HOWARD L YOUNG § Case No.: 07-19543
THELMA M YOUNG §
§
§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/22/2007.
- 2) This case was confirmed on 01/28/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/11/2008, 01/28/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/07/2008.
- 5) The case was completed on 10/05/2010.
- 6) Number of months from filing to the last payment: 35
- 7) Number of months case was pending: 40
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 31,100.00
- 10) Amount of unsecured claims discharged without payment \$ 7,866.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 20,885.29
Less amount refunded to debtor	\$ 3,440.13
NET RECEIPTS	\$ 17,445.16

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,834.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,023.18
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION

\$ 3,857.18

Attorney fees paid and disclosed by debtor

\$ 666.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GMAC MORTGAGE CORPOR	SECURED	203,909.00	191,590.54	.00	.00	.00
GMAC MORTGAGE CORPOR	SECURED	NA	8,824.70	.00	.00	.00
AMERICAN GENERAL FIN	SECURED	11,475.00	10,841.58	10,841.58	10,841.58	1,849.06
AMERICAN GENERAL FIN	UNSECURED	1,731.00	NA	NA	.00	.00
BUREAU OF COLLECTION	UNSECURED	951.00	NA	NA	.00	.00
CITICORP CREDIT SERV	UNSECURED	2,625.00	NA	NA	.00	.00
GC SERVICES	UNSECURED	721.00	NA	NA	.00	.00
KCA FINANCIAL SERVIC	UNSECURED	56.00	NA	NA	.00	.00
MEDICAL COLLECTIONS	UNSECURED	850.00	NA	NA	.00	.00
NCO FIN/99	UNSECURED	259.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	193.00	194.45	194.45	194.45	.00
GREAT SENECA	UNSECURED	5,183.00	.00	.00	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	500.00	NA	NA	.00	.00
WORLD FINANCIAL NETW	UNSECURED	173.00	NA	NA	.00	.00
CODILIS & ASSOCIATES	OTHER	NA	NA	NA	.00	.00
RESCAP MORTGAGE	SECURED	51,928.00	50,162.86	.00	.00	.00
RESCAP MORTGAGE	SECURED	NA	3,435.72	.00	.00	.00
B-REAL LLC	UNSECURED	NA	357.89	357.89	357.89	.00
COOK COUNTY TREASURE	SECURED	1,700.00	5,889.31	345.00	345.00	.00
GREAT SENECA	SECURED	NA	5,423.27	.00	.00	.00
LANESSA HERNTON	OTHER	.00	NA	NA	.00	.00
MR & MRS WALKER	OTHER	.00	NA	NA	.00	.00
MR & MRS WILLIE MEEK	OTHER	.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	10,841.58	10,841.58	1,849.06
All Other Secured	345.00	345.00	.00
TOTAL SECURED:	11,186.58	11,186.58	1,849.06
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	552.34	552.34	.00

Disbursements:

Expenses of Administration	\$ 3,857.18
Disbursements to Creditors	\$ 13,587.98

TOTAL DISBURSEMENTS: \$ 17,445.16

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/22/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.